B1 (Official Form 1)(1/08)								
United :	States Bank District of No		Court				Voluntary	Petition
Name of Debtor (if individual, enter Last, First, White, Cheryl A.	Middle):		Name	of Joint De	ebtor (Spouse	e) (Last, First,	Middle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years				used by the I maiden, and		in the last 8 years	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) xxx-xx-8458	yer I.D. (ITIN) No./	Complete EII		our digits o		r Individual-7	Гахрауег I.D. (ITIN) N	o./Complete EIN
Street Address of Debtor (No. and Street, City, a 6182 Rock Light Avenue Las Vegas, NV	and State):	ZIP Code	Street	Address of	Joint Debtor	(No. and Str	eet, City, and State):	ZIP Code
County of Residence or of the Principal Place of Clark		89110	Count	y of Reside	ence or of the	Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from stre	eet address):		Mailir	ng Address	of Joint Debt	or (if differen	nt from street address):	
	Г	ZIP Code	4					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):			I					
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	☐ Health Care Bu☐ Single Asset R in 11 U.S.C. § ☐ Railroad ☐ Stockbroker ☐ Commodity Br ☐ Clearing Bank ☐ Other ☐ Tax-Exe	eal Estate as 101 (51B) coker empt Entity x, if applicable exempt orga of the United) nization States	defined "incurr	the 1 er 7 er 9 er 11 er 12	Petition is Fi	busin	Recognition eding
Filing Fee (Check or Full Filing Fee attached Filing Fee to be paid in installments (applica attach signed application for the court's cons is unable to pay fee except in installments. R Filing Fee waiver requested (applicable to clattach signed application for the court's cons	able to individuals or ideration certifying table 1006(b). See Offi napter 7 individuals	that the debto icial Form 3A. only). Must	Check	Debtor is a if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small b aggregate nor s or affiliates) ble boxes: being filed w ces of the pla	usiness debto necontingent li) are less than ith this petition were solicit	defined in 11 U.S.C. or as defined in 11 U.S. defined in 11 U.S. dependent of the second seco	.C. § 101(51D). ling debts owed ne or more
Statistical/Administrative Information ■ Debtor estimates that funds will be available □ Debtor estimates that, after any exempt prop there will be no funds available for distributi	erty is excluded and	administrativ		es paid,		THIS	SPACE IS FOR COURT	USE ONLY
1- 50- 100- 200-	1,000- 5,000 5,001- 10,000	10,001-	25,001- 50,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
	\$1,000,001 \$10,000,001 to \$10 to \$50	\$50,000,001	\$100,000,001 to \$500	\$500,000,001 to \$1 billion				

B1 (Omciai For	m 1)(1/08)		Page 2		
Voluntar	y Petition	Name of Debtor(s): White, Cheryl A.			
(This page mu	st be completed and filed in every case)				
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach ac	lditional sheet)		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	n one, attach additional sheet)		
Name of Debt - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
forms 10K a pursuant to S and is reques	Exhibit A sletted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	(To be completed if debtor is an individua I, the attorney for the petitioner name have informed the petitioner that [he of 12, or 13 of title 11, United States Counder each such chapter. I further cert required by 11 U.S.C. §342(b). X // David A. Riggi, Esq. Signature of Attorney for Debtor(states)	Akhibit B I whose debts are primarily consumer debts.) d in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available tify that I delivered to the debtor the notice October 7, 2009 (Date)		
		David A. Riggi, Esq.			
	Exh	ibit C			
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	e harm to public health or safety?		
	Exh	ibit D			
_	leted by every individual debtor. If a joint petition is filed, ea	•	a separate Exhibit D.)		
If this is a joi	D completed and signed by the debtor is attached and made nt petition:	a part of this petition.			
-	D also completed and signed by the joint debtor is attached a	and made a part of this petition.			
	Information Regardin				
_	(Check any ap	•			
•	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for				
	There is a bankruptcy case concerning debtor's affiliate, go	eneral partner, or partnership pending	in this District.		
	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a defenda ne interests of the parties will be serve	nt in an action or ed in regard to the relief		
	Certification by a Debtor Who Reside (Check all app		rty		
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)		
	(Name of landlord that obtained judgment)	<u> </u>			
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment				
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	•	-		
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(l)).			

B1 (Official Form 1)(1/08) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Cheryl A. White

Signature of Debtor Cheryl A. White

 \mathbf{X}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 7, 2009

Date

Signature of Attorney*

X /s/ David A. Riggi, Esq.

Signature of Attorney for Debtor(s)

David A. Riggi, Esq. NV Bar # 4727

Printed Name of Attorney for Debtor(s)

David A. Riggi, Attorney and Counselor at Law

Firm Name

5550 Painted Mirage Rd. #120 Las Vegas, NV 89149

Address

Email: riggilaw@gmail.com

800-378-0887 Fax: (888) 306-7157

Telephone Number

October 7, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

White, Cheryl A.

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

T
v

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court District of Nevada

		District of revada		
In re	Cheryl A. White		Case No.	
		Debtor(s)	Chapter	11

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] _

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of ment	al illness or
mental deficiency so as to be incapable of realizing and making rational decisions with	respect to
financial responsibilities.);	_
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the expression of the expre	xtent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person,	by telephone, o
through the Internet.);	
☐ Active military duty in a military combat zone.	
\Box 5. The United States trustee or bankruptcy administrator has determined that the cre requirement of 11 U.S.C. § 109(h) does not apply in this district.	dit counseling
I certify under penalty of perjury that the information provided above is true and	d correct.
Signature of Debtor:/s/ Cheryl A. White	
Cheryl A. White	
Date: October 7, 2009	

or

B4 (Official Form 4) (12/07)

United States Bankruptcy Court District of Nevada

In re	Cheryl A. White			
		Debtor(s)	Chapter	11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Amc Mortgage Services 505 S Main St Orange, CA 92868	Amc Mortgage Services 505 S Main St Orange, CA 92868	ConventionalRealE stateMortgage		Unknown
American Home Mtg Srv Attn: Bankruptcy 4600 Regent Blvd Irving, TX 75063	American Home Mtg Srv Attn: Bankruptcy 4600 Regent Blvd Irving, TX 75063	ConventionalRealE stateMortgage		Unknown
Americas Servicing Co Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328	Americas Servicing Co Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328	ConventionalRealE stateMortgage		175,941.00
Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363	Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363	ConventionalRealE stateMortgage		203,883.00
Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363	Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363	ConventionalRealE stateMortgage		236,000.00
Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363	Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363	RealEstateMortgag eWithoutOtherColl ateral		Unknown
Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363	Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363	RealEstateMortgag eWithoutOtherColl ateral		29,195.00
Central Mortgage Co Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034	Central Mortgage Co Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034	RealEstateMortgag eWithoutOtherColl ateral		173,051.00
Central Mortgage Co Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034	Central Mortgage Co Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034	RealEstateMortgag eWithoutOtherColl ateral		39,351.00

B4 (Offic	ial Form 4) (12/07) - Cont.		
In re	Cheryl A. White	Case No.	
	Debtor(s)		

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Chase Manhattan Mortgage Attention: Research Dept. G7-PP 3415 Vision Drive Columbus, OH 43219	Chase Manhattan Mortgage Attention: Research Dept. G7-PP 3415 Vision Drive Columbus, OH 43219	ConventionalRealE stateMortgage		300,900.00
Chase Manhattan Mortgage Attention: Research Dept. G7-PP 3415 Vision Drive Columbus, OH 43219	Chase Manhattan Mortgage Attention: Research Dept. G7-PP 3415 Vision Drive Columbus, OH 43219	ConventionalRealE stateMortgage		296,000.00
Countrywide Home Lending Attention: Bankruptcy SV- 314B Po Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	ConventionalRealE stateMortgage		388,500.00
Crossland Mtg/fhlmc I Home Campus Des Moines, IA 50328	Crossland Mtg/fhlmc I Home Campus Des Moines, IA 50328	VeteransAdministr ationRealEstateMo rtgage		Unknown
Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029	Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029	RealEstateMortgag eWithoutOtherColl ateral		32,183.00
Franklin Capital 47 W 200 S Ste 500 Salt Lake City, UT 84101	Franklin Capital 47 W 200 S Ste 500 Salt Lake City, UT 84101	Automobile		16,080.00
Freddie Allens, Sr. 1820 South Lyouns Tyler, TX 75701	Freddie Allens, Sr. 1820 South Lyouns Tyler, TX 75701			1,000.00
Fremont Investment & Loan 2727 E. Imperial Hwy Brea, CA 92821	Fremont Investment & Loan 2727 E. Imperial Hwy Brea, CA 92821	ConventionalRealE stateMortgage		Unknown
Gary Oatis 5038 South Rainbow Blvd # 103 Las Vegas, NV 89118	Gary Oatis 5038 South Rainbow Blvd # 103 Las Vegas, NV 89118			2,000.00
Provident Funding Asso 1235 N. Dutton Ave Santa Rosa, CA 95401	Provident Funding Asso 1235 N. Dutton Ave Santa Rosa, CA 95401	ConventionalRealE stateMortgage		378,000.00
Ricky Brown 301 Barracks Eglin Afb, FL 32542	Ricky Brown 301 Barracks Eglin Afb, FL 32542			800.00

B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	Cheryl A. White	Case No.	
	Debtor(s)		

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, **Cheryl A. White**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date	October 7, 2009	Signature	/s/ Cheryl A. White	
			Cheryl A. White	
			Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Cheryl A. White 6182 Rock Light Avenue Las Vegas, NV 89110

David A. Riggi, Esq.
David A. Riggi, Attorney and Counselor at Law
5550 Painted Mirage Rd. #120
Las Vegas, NV 89149

Amc Mortgage Services Acct No xxxxxxxxx1870 505 S Main St Orange, CA 92868

American Home Mtg Srv Acct No xxxxxx8483 Attn: Bankruptcy 4600 Regent Blvd Irving, TX 75063

Americas Servicing Co Acct No xxxxxxxxx4511 Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328

Aurora Loan Services Acct No xxxxxxxx4333 Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363

Aurora Loan Services Acct No xxxxxxxx2374 Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363

Aurora Loan Services Acct No xxxxxxxxx8155 Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363

Aurora Loan Services Acct No xxxxxxxx2457 Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363

Central Mortgage Co Acct No xxxxx7653 Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034 Central Mortgage Co Acct No xxxxx5579 Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034

Chase Manhattan Mortgage Acct No xxxxxxxxx5300 Attention: Research Dept. G7-PP 3415 Vision Drive Columbus, OH 43219

Chase Manhattan Mortgage Acct No xxxxxxxxx5344 Attention: Research Dept. G7-PP 3415 Vision Drive Columbus, OH 43219

Countrywide Home Lending Acct No xxxxx7730 Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062

Crossland Mtg/fhlmc Acct No xxxxxxxx2838 I Home Campus Des Moines, IA 50328

Emc Mortgage
Acct No xxxxxxxxx3244
Attention: Bankruptcy Clerk
Po Box 293150
Lewisville, TX 75029

Franklin Capital Acct No xxx8560 47 W 200 S Ste 500 Salt Lake City, UT 84101

Freddie Allens, Sr. 1820 South Lyouns Tyler, TX 75701

Fremont Investment & Loan Acct No xxxxxx8815 2727 E. Imperial Hwy Brea, CA 92821

Gary Oatis
5038 South Rainbow Blvd # 103
Las Vegas, NV 89118

Nevada Fcu Acct No xxx5484 2645 S Mojave Rd Las Vegas, NV 89121

Nevada Federal Credit Union POB 31281 Tampa, FL 33631-3281

Provident Funding Asso Acct No xxxxxx0872 1235 N. Dutton Ave Santa Rosa, CA 95401

Ricky Brown 301 Barracks Eglin Afb, FL 32542